Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - MC34815

Project Name/Number: Long Term Care Advertising /MC34815

## Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127081611 State: Arkansas

MC34815

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed-State Tr Num: 48259

Closed

Sub-TOI: LTC03I.001 Qualified Co Tr Num: ASHLEY WILLIAMS State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Harris Shearer,

Stephanie Fowler

Author: Ashley Williams Disposition Date: 03/16/2011

Date Submitted: 03/16/2011 Disposition Status: Filed-Closed Implementation Date:

Implementation Date Requested:

State Filing Description:

### **General Information**

Project Name: Long Term Care Advertising Status of Filing in Domicile:

Project Number: MC34815

Requested Filing Mode:

Explanation for Combination/Other:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Submission Type: New Submission Individual Market Type:

Overall Rate Impact: Filing Status Changed: 03/16/2011
State Status Changed: 03/16/2011

Deemer Date: Created By: Ashley Williams

Submitted By: Ashley Williams Corresponding Filing Tracking Number:

Filing Description: NAIC #: 261-71412 FEIN #: 47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising
Print Advertisement: MC34815

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

SERFF Tracking Number: MUTM-127081611 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48259

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - MC34815

Project Name/Number: Long Term Care Advertising /MC34815

This is a "print advertisement" which can be used in a variety of print formats including, but not limited to a flyer, poster, table top ad, mailer, postcard, newspaper or brochure. It may be printed in color or black and white and the size may vary based on its use. Any change in size will not affect the content of this advertisement.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Carly Cole

**Product and Advertising Compliance Consultant** 

Corporate Compliance and Ethics Division

For Questions, please contact Carly Cole

Phone: 402-351-2476; Fax: 402-351-5298 E-mail: advfilings@mutualofomaha.com

aw

## **Company and Contact**

### **Filing Contact Information**

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com

Consultant

Mutual of Omaha 402-351-2476 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]

Omaha, NE 68175

**Filing Company Information** 

Mutual of Omaha Insurance Company CoCode: 71412 State of Domicile: Nebraska

Mutual of Omaha Plaza Group Code: 261 Company Type: Health Insurance

Omaha, NE 68175 Group Name: State ID Number:

(402) 351-6910 ext. [Phone] FEIN Number: 47-0246511

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# **Filing Fees**

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

SERFF Tracking Number: MUTM-127081611 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48259

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - MC34815

Project Name/Number: Long Term Care Advertising /MC34815

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Mutual of Omaha Insurance Company \$50.00 03/16/2011 45638932

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - MC34815

Project Name/Number: Long Term Care Advertising /MC34815

# **Correspondence Summary**

#### **Dispositions**

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/16/2011	03/16/2011

SERFF Tracking Number: MUTM-127081611 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 48259

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - MC34815

Project Name/Number: Long Term Care Advertising /MC34815

## **Disposition**

Disposition Date: 03/16/2011

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - MC34815

Project Name/Number: Long Term Care Advertising /MC34815

Schedule Item Schedule Item Status Public Access

Form Print Advertisement Filed-Closed Yes

Company Tracking Number: ASHLEY WILLIAMS

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - MC34815

Project Name/Number: Long Term Care Advertising /MC34815

### Form Schedule

Lead Form Number: MC34815

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
Filed-	MC34815	Advertising Print Advertisement	Initial		0.000	MC34815.pdf
Closed						
03/16/2011	1					











Long-term care insurance underwritten by:

**MUTUAL OF OMAHA INSURANCE COMPANY** United of Omaha Life Insurance Company





OR: LTC09M-OR, LTC09M-AG-OR, LTC09M-5ML-OR, LTC09M-10ML-OR; In PA: LTC09M-PA, LTC09M-AG-PA, WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-LTC09U-10ML-OK; In OR: LTC09U-OR, LTC09U-AG-OR, LTC09U-AG-PA, LTC09U-5ML-PA, LTC09U-10ML-PA; In LTC09U-10ML-WA.

**This is a solicitation of insurance.** An insurance agent\*



# I'm Living Life My Way

I've always done things my way. Forged my own path. And that's exactly how I'm going to keep living my life. So I've made plans for the future. I know I'll probably need help someday, but it's going to be on my terms. That's why I purchased a long-term care insurance policy.

# I'm not going anywhere. This is my home, and it's where I belong.

There are a lot of happy memories in this house. And I plan to stay right here. My home is the center of my life, and my long-term care insurance policy will help me get the care I need here, where I'm most comfortable.

### My kids shouldn't have to take care of me.

I don't want to become a burden to my kids. I know they care about me. I just don't want them to have to care *for* me. I bought a long-term care insurance policy to help take care of the expenses, so we can focus on spending quality time together.

# I've always made my own decisions, and that's not going to change.

I don't want someone else making decisions about what kind of care I need or where I'm going to live. So, I've taken care of everything. Made plans in advance. I bought a long-term care insurance policy that will help me live life my way.

### I'm not willing to risk my retirement savings.

I know long-term care services are expensive. So I'm doing the smart thing. Helping to protect my retirement savings with a long-term care insurance policy. And that's helping me so I can live life the way I always planned.



# It's important for me to leave an inheritance for my kids.

I want to leave something for my kids and grandkids. And my long-term care insurance policy is helping me protect my assets. The policy may be in my name, but I bought it for my kids' future.

### Here's what I learned.

I thought long-term care insurance was just for nursing homes. But my insurance agent\* explained how a long-term care insurance policy may actually help me stay out of a nursing home by allowing me to get the care I need right in my own home. She also said that if I do end up needing assisted living or nursing home care, I have coverage. That's good to know.

Then I learned something else. Since I'm still young and healthy, I thought I had plenty of time before I needed to buy a policy. But my agent\* said the cost of a long-term care insurance policy is based on my age, so every year I wait, the cost goes up. She also said my health could change tomorrow and then I might not be able to buy a policy at any price. That was a risk I wasn't willing to take.

### I know this is right for me.

I bought a long-term care insurance policy from a family of companies I know and trust. Both Mutual of Omaha Insurance Company and United of Omaha Life Insurance Company have a history of strength and financial stability, so I know they'll be here when I need them.

### Want to learn more?

A long-term care insurance policy is helping me live life on my own terms. It can do the same for you. If you'd like to learn more, call your insurance agent\* today.